apter 13 Plan and Motions for Valuation and Lien Avoidance This form sets out options that may be appropriate in some cases, but the presence of an indicate that the option is appropriate in your circumstances or that it is permissible in y do not comply with local rules and judicial rulings may not be confirmable. The treatme debts must be provided for in this plan. In the following notice to creditors, you must check each box that applies						
SOUTHERN DISTRICT OF Ch Ist Notices						
SOUTHERN DISTRICT OF MISSISSIPPI						
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Nonstandard provisions, set out in Part 8. Plan Payments and Length of Plan Length of Plan.	d Not Included					
Length of Plan.	d v Not Included					
Length of Plan.						
plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for						
er than 60 months of payments are specified, additional monthly payments will be made to the extent necessar ified in this plan.						
Debtor(s) will make payments to the trustee as follows:						
tor shall pay \$566.53 (monthly, semi-monthly, weekly, or 📝 bi-weekly) to the chapter 13 true court, an Order directing payment shall be issued to the debtor's employer at the following address:	stee. Unless otherwise ordered by					
Family Healthcare Clinic Inc 4635 Hwy 80 E						
Pearl MS 39288-0000						

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Debtor	Vanessa	Virlea Collier		Case numbe	r	
		_ (monthly, semi-monthly, syment shall be issued to the joint of			ter 13 trustee. Unless otherwise ordered by ss:	the
2.3	Income tax retu	rns/refunds.				
	Check all that app ✓ Debtor(<i>ply</i> s) will retain any exempt income ta	x refunds received o	luring the plan term		
		s) will supply the trustee with a cond will turn over to the trustee all r			g the plan term within 14 days of filing the during the plan term.	
	Debtor(s) will treat income refunds as follo	ows:			
2.4 Addit Check	ional payments.					
Check	_	f "None" is checked, the rest of § 2	.4 need not be comp	leted or reproduced	<i>l</i> .	
Part 3:	Treatment of Se	ecured Claims				
3.1	Mortgages. (Exc	ept mortgages to be crammed do	wn under 11 U.S.C	. § 1322(c)(2) and	dentified in § 3.2 herein.).	
					,	
	None. If "None	ply. e" is checked, the rest of § 3.1 need	l not be completed o	r reproduced.		
• • • • • • • • • • • • • • • • • • • •	-	·	-	-		~ ^
3.1(a)	1322(b)(5) shall claim filed by the	I be scheduled below. Absent an of the mortgage creditor, subject to the	ojection by a party in	interest, the plan v	nd cured under the plan pursuant to 11 U.S. vill be amended consistent with the proof of portgage payment proposed herein.	
1 Beginnin	Mtg pmts to July 2025	21st Mortgage Corp @ \$630.2	21	Direct. Include	s escrow 🗸 Yes 🗌 No	
1	Mtg arrears to	21st Mortgage Corp	Through	June 2025	\$1,979	9.90
3.1(b)	U.S.C. § 13	22(b)(5) shall be scheduled below.	Absent an objection	by a party in interes	tained and cured under the plan pursuant to st, the plan will be amended consistent with using monthly mortgage payment proposed	h
Property	-NONE- address:					
Mtg pmt						
Beginnin	g month	@	Plan	Direct.	Includes escrow Yes No	
Property	-NONE- Mtg ar	rears to	Through _			
3.1(c)		claims to be paid in full over the prith the proof of claim filed by the		n objection by a par	ty in interest, the plan will be amended	
Creditor:	-NONE-	Approx. amt. due:		Int. Rate*:		
	Address:					
		id with interest at the rate above:	nt)			
		Mortgage Proof of Claim Attachme without interest: \$	nt)			
		Principal Balance)				
Cnasi-1	daim for tor/:	uranga. \$	NONE /	oginning		
	claim for taxes/instal in Part 4 of the N	urance: \$ Mortgage Proof of Claim Attachme	nt) /month, be	eginning <u>month</u>		

Case number

Vanessa Virlea Collier

Debtor

		rdered by the court, the interest laims as needed.	rate shall be the current Ti	ll rate in this District				
3.2		for valuation of security, payn	nent of fully secured clai	ms, and modification o	of undersecured claim	as. Check one.		
	√	None. If "None" is checked, th	ne rest of § 3.2 need not be	completed or reproduc	red.			
3.3	Secured	claims excluded from 11 U.S.	C. § 506.					
	Check or □ ✓	ne. None. If "None" is checked, the Claims listed below were expressions.		completed or reproduc	red.			
		(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or						
		(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.						
		These claims will be paid in fu claim amount stated on a proof contrary amount listed below.	f of claim filed before the	filing deadline under Ba	ankruptcy Rule 3002(c)) controls over any		
Bower'	Name s Auto F	e of Creditor Finance 201	Collate 6 Nissan Maxima 1416		Amount of cla \$16,670			
*Unless	otherwise	ordered by the court, the interes						
Insert ad	ditional c	laims as needed.						
3.4	Motion	to avoid lien pursuant to 11 U	.S.C. § 522.					
Check on	e.							
		None. If "None" is checked, the The remainder of this paragra				hecked.		
	¥	The judicial liens or nonposses which the debtor(s) would hav security interest securing a clair order confirming the plan unle Notice of Chapter 13 Bankrupi judicial lien or security interes if any, of the judicial lien or se U.S.C. § 522(f) and Bankrupto	e been entitled under 11 U im listed below will be avenue ss the creditor files an objectory Case (Official Form 30 t that is avoided will be tre- curity interest that is not a	S.C. § 522(b). Unless of bided to the extent that extion on or before the extent of the country	otherwise ordered by the timpairs such exemption deadline annotation ove(s) the court to fin aim in Part 5 to the extull as a secured claim in	ne court, a judicial lien or ions upon entry of the ounced in Part 9 of the d the amount of the tent allowed. The amount, under the plan. See 11		
Name	e of credi	Property subject to lien	Lien amount to be avoided	Secured amount remaining	Type of lien	Lien identification (county, court, judgment date, date of lien recording, county, court, book		
Money	Matters	844 Townsend Rd Morton, MS 39117	\$330.00	\$0.00	Judgment Lien	and page number) Scott County Justice Court Bk1064Pg545		
Insert ad	ditional c	laims as needed.						
3.5	Surrend	er of collateral.						
	Check or	ne.						
	✓	None. <i>If "None" is checked, th</i> The debtor(s) elect to surrende that upon confirmation of this under § 1301 be terminated in	r to each creditor listed be plan the stay under 11 U.S	low the collateral that s .C. § 362(a) be termina	ecures the creditor's cl ted as to the collateral	only and that the stay		

Debtor	Vanessa Virlea Collier	Case number			
	treated in Part 5 below.				
World	Name of Creditor Finance Corp	Collateral Household Goods			
Insert ad	lditional claims as needed.				
Part 4:	Treatment of Fees and Priority Claim	ns .			
4.1	General Trustee's fees and all allowed priority cl without postpetition interest.	aims, including domestic support obligations other than those treated in § 4.5, will be paid in full			
4.2	Trustee's fees Trustee's fees are governed by statute ar	nd may change during the course of the case.			
4.3	Attorney's fees.				
	✓ No look fee:				
	Total attorney fee charged:	\$4,600.00			
	Attorney fee previously paid:	\$272.00			
	Attorney fee to be paid in plan per confirmation order:	\$4,328.00			
	☐ Hourly fee: \$ (Subject to appr	oval of Fee Application.)			
4.4	Priority claims other than attorney's f	ees and those treated in § 4.5.			
	Check one. ✓ None. If "None" is checked, the	e rest of § 4.4 need not be completed or reproduced.			
4.5	Domestic support obligations.				
	None. If "None" is checked, the	e rest of § 4.5 need not be completed or reproduced.			
Part 5:	Treatment of Nonpriority Unsecured	Claims			
5.1	Nonpriority unsecured claims not sepa	arately classified.			
*	providing the largest payment will be effective. The sum of \$ 0.00 \$				
V					
		dated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 ve, payments on allowed nonpriority unsecured claims will be made in at least this amount.			
5.2	Other separately classified nonpriorit	y unsecured claims (special claimants). Check one.			
	✓ None. If "None" is checked, th	e rest of § 5.3 need not be completed or reproduced.			
Part 6:	Executory Contracts and Unexpired	Leases			

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Debt	tor Vanessa Virlea Collier	Case number				
6.1		The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. <i>Check one</i> .				
	None. If "None" is checked, the rest of §	§ 6.1 need not be completed or reproduced.				
Part '	7: Vesting of Property of the Estate					
7.1	Property of the estate will vest in the debtor(s)	upon entry of discharge.				
Part	8: Nonstandard Plan Provisions					
8.1 Part		isions Part 8 need not be completed or reproduced.				
comp	Signatures of Debtor(s) and Debtor(s)' Attorned Debtor(s) and attorney for the Debtor(s), if any, must sillete address and telephone number. Is/ Vanessa Virlea Collier	ign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their				
	Vanessa Virlea Collier Signature of Debtor 1	X Signature of Debtor 2				
	Executed on June 5, 2025	Executed on				
_	844 Townsend Rd					
	Address Morton MS 39117-0000	Address				
	City, State, and Zip Code	City, State, and Zip Code				
-	Telephone Number	Telephone Number				
	/s/ Thomas C. Rollins, Jr.	Date June 5, 2025				
	Thomas C. Rollins, Jr. 103469 Signature of Attorney for Debtor(s) P.O. Box 13767 Jackson, MS 39236 Address, City, State, and Zip Code					
	601-500-5533	103469 MS				
	Telephone Number trollins@therollinsfirm.com	MS Bar Number				

Email Address